

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1-44. (Cancelled)

45. (New) A method of making a purchase using a prepaid account, comprising:

a person seeking to obtain a prepaid account accessing, via a computer network, an intermediary application of a purchase intermediary;

requesting a prepaid account from the purchase intermediary, including selecting an account value and electronically transferring funds to the purchase intermediary to fund the account value and pay a service fee;

the purchase intermediary establishing an intermediary account for the person, the intermediary account being associated with a credit card provider;

electronically transferring to the person via the computer network intermediary account information including an account number, wherein the purchase intermediary does not issue a physical card associated with the intermediary account; and

the person having established an intermediary account may transact a purchase with a retailer over the internet using the intermediary account information to pay for the purchase with the purchase being cleared through the credit card provider;

wherein use of the intermediary account to pay for the purchase enables the person to maintain anonymity from the retailer.

46. (New) The method of Claim 45, wherein the intermediary account information further includes non-personalized contact information.

47. (New) The method of Claim 46, wherein use of the non-personalized contact information to pay for the purchase enables the person to maintain anonymity from the retailer.

48. (New) The method of Claim 47, wherein the non-personalized contact information includes at least one name that is not associated with the person.

49. (New) The method of Claim 47, wherein the non-personalized contact information includes at least one name associated with the purchase intermediary.

50. (New) The method of Claim 47, wherein the non-personalized contact information includes at least one address that is not associated with the person.

51. (New) The method of Claim 47, wherein the non-personalized contact information includes at least one address associated with the purchase intermediary.

52. (New) The method of Claim 45, wherein the intermediary account information further includes an expiration date.

53. (New) The method of Claim 45, wherein the step of requesting a prepaid account from the purchase intermediary is facilitated through a web site over the computer network.

54. (New) The method of Claim 45, wherein the step of requesting a prepaid account from the purchase intermediary is facilitated through a software program over the computer network.

55. (New) The method of Claim 45, wherein the intermediary account enables the person to transact one or more purchases up to a balance associated with the intermediary account.

56. (New) The method of Claim 55, wherein the retailer verifies that prices associated with the one or more purchases do not exceed the balance associated with the intermediary account.

57. (New) A method of making a purchase using a prepaid account, comprising:

a person seeking to obtain a prepaid account accessing, via a computer network, an intermediary application of a purchase intermediary;

requesting a prepaid account from the purchase intermediary by selecting an initial account value and electronically transferring funds to the purchase intermediary to fund the initial account value and pay a service fee;

the purchase intermediary establishing an intermediary account for the person, the intermediary account being associated with a credit card provider;

electronically transferring to the person via the computer network intermediary account information including a account number, wherein the purchase intermediary does not issue a physical card associated with the intermediary account; and

the person transacting a purchase with a retailer over the internet using the intermediary account information to pay for the purchase with the purchase being cleared through the credit card provider;

wherein use of the intermediary account to pay for the purchase enables the person to maintain anonymity from the retailer.

58. (New) The method of Claim 57, wherein the intermediary account information further includes contact information for the purchase intermediary.

59. (New) The method of Claim 58, wherein the contact information includes a name associated with the purchase intermediary.

60. (New) The method of Claim 58, wherein the contact information includes an address associated with the purchase intermediary.

61. (New) The method of Claim 57, wherein the intermediary account information further includes non-personalized contact information not associated with the person.

62. (New) The method of Claim 61, wherein the non-personalized contact information includes at least one name that is not associated with the person.

63. (New) The method of Claim 61, wherein the non-personalized contact information includes at least one address that is not associated with the person.

64. (New) The method of Claim 57, wherein the intermediary account information further includes an expiration date.

65. (New) The method of Claim 57, wherein the step of requesting a prepaid account from the purchase intermediary is facilitated through a web site over the computer network.

66. (New) The method of Claim 57, wherein the step of requesting a prepaid account from the purchase intermediary is facilitated through a software program over the computer network.

67. (New) The method of Claim 57, wherein the intermediary account enables the person to transact one or more purchases up to a balance associated with the intermediary account.

68. (New) The method of Claim 67, wherein the retailer verifies that prices associated with the one or more purchases do not exceed the balance associated with the intermediary account.

69. (New) A method of making a purchase using a prepaid account, comprising:

a person seeking to obtain a prepaid account accessing, via a computer network, an intermediary application of a purchase intermediary;

requesting a prepaid account from the purchase intermediary by selecting an initial account value and electronically transferring funds to the purchase intermediary to fund the initial account value and pay a service fee;

the purchase intermediary establishing an intermediary account for the person, the intermediary account being associated with a credit card provider;

electronically transferring to the person via the computer network intermediary account information including a account number, non-personalized contact information, and an expiration date, wherein the purchase intermediary does not issue a physical card associated with the intermediary account; and

the person having established an intermediary account may transact a purchase with a retailer over the internet using the intermediary account information to pay for the purchase with the purchase being cleared through the credit card provider;

wherein use of the intermediary account to pay for the purchase enables the person to maintain anonymity from the retailer.

70 (New) The method of Claim 69, wherein the non-personalized contact information includes at least one name that is not associated with the person.

71. (New) The method of Claim 70, wherein the at least one name is associated with the purchase intermediary.

72. (New) The method of Claim 69, wherein the non-personalized contact information includes at least one address that is not associated with the person.

73. (New) The method of Claim 72, wherein the at least one address is associated with the purchase intermediary.

74. (New) The method of Claim 69, wherein the step of requesting a prepaid account from the purchase intermediary is facilitated through a web site over the computer network.

75. (New) The method of Claim 69, wherein the step of requesting a prepaid account from the purchase intermediary is facilitated through a software program over the computer network.

76. (New) The method of Claim 69, wherein the intermediary account enables the person to transact one or more purchases up to a balance associated with the intermediary account.

77. (New) The method of Claim 76, wherein the retailer verifies that prices associated with the one or more purchases do not exceed the balance associated with the intermediary account.